

Form 166BNC (Revised 03/02/2013)

United States Bankruptcy Court – District of South Carolina

J. Bratton Davis United States
Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

Case Number: 13-00446-dd

Chapter: 7

In re: *(Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)*

Otha Marvin Delaney
2181 Dunlap Street, Apt 29E
Charleston, SC 29406

Last four digits of Social Security or other Individual Taxpayer
No(s)(if any): xxx-xx-0146

Entered By The Court
05/13/13

**ORDER
DISCHARGE OF DEBTOR
ORDER DISCHARGING TRUSTEE
ORDER CLOSING CASE**

Filed By The Court

05/13/13
L. Jefferson Davis IV
(Acting)
Clerk of Court
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

1. The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
2. The trustee has certified that the estate of the above-named debtor(s) has been fully administered, therefore, the case trustee, is discharged as the trustee of the above named debtors(s) and the bond is canceled.
3. The Chapter 7 case of the above-named debtor(s) is closed.

Columbia, South Carolina
May 13, 2013
Document 15 – 3



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of South CarolinaIn re:
Otha Marvin Delaney
DebtorCase No. 13-00446-dd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: phipps
Form ID: 166BNCPage 1 of 2
Total Noticed: 15

Date Rcvd: May 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2013.

db +Otha Marvin Delaney, 2181 Dunlap Street, Apt 29E, Charleston, SC 29406-4167
 542253093 +Cash Credit, 1369 Ashley Rive Road, Charleston SC 29407-5303
 542253094 +Charleston County Magistrate's Court, 1720 Sam Rittenberg Blvd, Unit 11,
 Charleston SC 29407-8900
 542253095 +Check N Go, 2000 Sam Rittenburg Blvd, Suite 110, Charleston SC 29407-4629
 542304765 +Credit Central, 3620 Ashley Phosphate Road, Ste 11, North Charleston, SC 29418-8508
 542253098 +Patriot Loan Co, 113 Western Blvd, # B, Jacksonville NC 28546-5726
 542253099 +RMC Finance Services, 1300 Savannah Hwy Ste 12, Charleston SC 29407-7849
 542253101 +South Carolina Department of Revenue, PO Box 125, Columbia SC 29202-0125
 542253102 +Southern Finance, 209 Carolina Avenue, Moncks Corner SC 29461-3737
 542253103 +Summit Place Apartments, 2181 Dunlap Street, Charleston SC 29406-4107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr EDI: PHINAMERI.COM May 14 2013 08:38:00 AmeriCredit Financial Services, Inc., PO Box 183853,
 Arlington, TX 76096
 542253095 +EDI: CHECKNGO.COM May 14 2013 09:08:00 Check N Go, 2000 Sam Rittenburg Blvd, Suite 110,
 Charleston SC 29407-4629
 542304766 +E-mail/Text: bankruptcynotices@advanceamerica.net May 14 2013 05:16:57
 First American Cash Advance, 5710 Rivers Ave, Ste 103, North Charleston, SC 29406-6075
 542253096 +EDI: PHINAMERI.COM May 14 2013 08:38:00 GM Financial, PO Box 183621,
 Arlington TX 76096-3621
 542253097 +E-mail/PDF: bk@worldacceptance.com May 13 2013 23:12:32 Local Loan Co.,
 4365 Dorchester Road, Unit 106, North Charleston SC 29405-8422
 542253100 EDI: SECFIN.COM May 14 2013 09:09:00 Security Finance, 542 King Street,
 Charleston SC 29403

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2013

Signature:



District/off: 0420-2

User: phipps
Form ID: 166BNC

Page 2 of 2
Total Noticed: 15

Date Rcvd: May 13, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2013 at the address(es) listed below:

Kevin Campbell kcampbell@campbell-law-firm.com,
mgarmany@campbell-law-firm.com;kcampbell@ecf.epiqsystems.com;gsanchez@campbell-law-firm.com;lschumann@campbell-law-firm.com

R. Michael Drose on behalf of Debtor Otha Marvin Delaney Drose@Droselaw.com

US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 3